

EXHIBIT 15



Francis & Mailman, P.C. is a law firm located in center city Philadelphia, Pennsylvania that concentrates in consumer protection litigation. Founded in 1998, the firm's goal is to provide exceptional advocacy to consumers subjected to unfair business, industry and trade practices. The firm represents consumers in individual actions, as well as through class action lawsuits, in the areas of unlawful consumer credit reporting, employment background screening, fair debt collection, unlawful robo calls, unfair and deceptive trade practices litigation, and other consumer matters.

The firms' work has been recognized by various courts throughout the country for the high caliber of its work and its experience in consumer protection litigation. *See, e.g., White v. Experian Info. Solutions*, No. 05-01070, 2014 WL 1716154, at *13, 19, 22 (C.D. Cal. May 1, 2014) (finding Francis & Mailman "FCRA specialists" and appointing firm and its team as interim class counsel over objections from competing group because their team's "credentials and experience [we]re significantly stronger in class action and FCRA litigation."); *Barel v. Bank of America*, 255 F.R.D. 393, 398-99 (E.D. Pa. 2009) (finding firm "competent, experienced and well-qualified to prosecute class actions" and noting that class counsel "have done an excellent job in representing the class in the instant litigation.")

The firm's attorneys have significant litigation experience both in federal and state trial courts, both at the trial and appellate court level.

The Firm's Attorneys

JAMES A. FRANCIS has been admitted to practice before the United States Court of Appeals for the Third, Fourth and Ninth Circuits, the United States District Court for the Eastern District of Pennsylvania, the United States District Court for the District of New Jersey, as well as the Pennsylvania and New Jersey state courts. He is a 1992 graduate of Muhlenberg College (B.A., *cum laude*) and a 1995 graduate of the Temple University Beasley School of Law. In law school, he won the 1995 Wapner, Newman & Wigrizier, P.C. award for excellence in civil trial advocacy, was awarded outstanding oral advocacy and served as President of the Student Bar Association. Following law school, Mr. Francis was associated with Kolsby, Gordon, Robin, Shore & Rothweiler in Philadelphia. Since 1998, he has focused his practice in consumer protection litigation, with a particular concentration in fair credit reporting, fair debt collection practices and consumer class actions.

In 2004, Mr. Francis was the youngest lawyer to be ranked in the Top 100 Superlawyers in the Commonwealth of Pennsylvania in *Philadelphia Magazine* and *Pennsylvania Super Lawyers* magazine. He was subsequently ranked a Top 100 Pennsylvania Superlawyer in 2008, 2012, and 2014, and has been regularly ranked one of the Top 100 Superlawyers in Philadelphia since 2004. He has lectured and spoken extensively on the FCRA, and has published articles on the subject as well. He has appeared on various news programs including the *Today Show* and *PBS NewsHour* to discuss consumer-related issues, and was featured in *The Philadelphia Inquirer's* biographical "Question & Answer" segment in February of 2009. Mr. Francis argued the seminal FCRA case of *Cortez v. Trans Union* before the Third Circuit Court of Appeals. He has been certified to serve as Class counsel in over 35 consumer class actions, has been trial

counsel in two class actions to successful plaintiff's verdicts, and has served as counsel the some of the largest FCRA settlements in history.

In May of 2014, Mr. Francis was presented with Community Legal Services of Philadelphia's *Equal Justice Award* at its annual Breakfast of Champions. He was also selected as one of a small national group of plaintiffs' lawyers to be featured in Law 360's *Titans of the Plaintiff's Bar* series in October of 2014. He currently serves on the Board of Directors of the National Association of Consumer Advocates (NACA).

Class Counsel Certifications

Mr. Francis has been certified to serve as class counsel by numerous courts, including:

Goode v. First Advantage LNS Screening Solutions, Inc., f/k/a LexisNexis Screening Solutions, Inc., C.A. No. 11-cv-02950 (E.D. Pa. Dec. 29, 2014) (Doc. 77)
Blandina v. Midland Funding, LLC,
 2014 WL 7338744 (E.D. Pa. Dec. 23, 2014);
King v. General Information Services, Inc.,
 C.A. No. 11-06850 (E.D. Pa. Nov. 4, 2014) (Doc. 125)
Robinson v. General Information Services, Inc.,
 C.A. No. 11-07782 (E.D. Pa. Nov. 4, 2014) (Doc. 55)
Ramirez v. Trans Union, LLC,
 2014 WL 3734525 (N.D. Cal. July 24, 2014)
White v. Experian Information Solutions,
 993 F. Supp. 2d 1154, 1172 (C.D. Ca. 2014)
Sapp v. Experian Information Solutions, Inc.,
 2:10-04312 (E.D. Pa. Jan. 29, 2013) (Doc. 31)
LaRocque v. TRS Recovery Services, Inc.,
 2012 WL 291191 (D. Me. July 17, 2012)
Ryals et al. v. Hireright Solutions, Inc.,
 C.A. No. 3:09-625 (E.D. Va. July 7, 2011)
Serrano v. Sterling Testing Systems, Inc.,
 711 F. Supp. 2d 402 (E.D. Pa. 2010)
Summerfield v. Equifax Information Services, LCC,
 264 F.R.D. 133 (D. N.J. 2009)
Chakejian v. Equifax Information Services, LLC,
 256 F.R.D. 492 (E.D. Pa. 2009)
Jones v. Midland Funding, LLC,
 C.A. No. 3:08-802 (RNC) (D. Conn. October 13, 2009);
Barel v. Bank of America,
 255 F.R.D. 393 (E.D. Pa. 2009)
Mann v. Verizon,
 C.A. No. 06-5370 (E.D. Pa. Sept. 26, 2008)
Smith v. Grayling Corp.,
 2008 WL 3861286, C.A. No. 07-1905 (E.D. Pa. 2008)

Strausser v. ACB Receivables Management, Inc.,
2008 WL 859224 (E.D. Pa. March 28, 2008)

Nienaber v. Citibank (South Dakota), N.A.,
2007 WL 2003761 (D.S.D. July 5, 2007)

Jordan v. Commonwealth Financial Systems, Inc.,
237 F.R.D. 132, (E.D. Pa. 2006)

Marino v. UDR,
2006 WL 1687026, C.A. No. 05-2268 (E.D. Pa. June 14, 2006)

Seawell v. Universal Fidelity Corp.,
235 F.R.D. 64 (E.D. Pa. 2006)

Perry v. FleetBoston Financial Corp.,
229 F.R.D.105 (E.D. Pa. 2005)

Beck v. Maximus, Inc.,
2005 WL 589749 (E.D. Pa. 2005), *vacated on other grounds*, *Beck v. Maximus*,
457 F. 3d 291, 2006 WL 2193603 (3d Cir. Aug. 4, 2006)

Stoner v. CBA Information Services,
352 F. Supp. 2d 549 (E.D. Pa. 2005)

Bittner v. Trans Union, LLC,
C.A. No. 04-2562 (E.D. Pa. January 4, 2005)

Wisneski v. Nationwide Collections, Inc.,
227 F.R.D. 259 (E.D. Pa. 2004)

Petrolito v. Arrow Financial Services, LLC,
221 F.R.D. 303 (D. Conn. 2004)

Orloff v. Syndicated Office Systems, Inc.,
2004 WL 870691 (E.D. Pa 2004)

Bonett v. Education Debt Services, Inc.,
2003 WL 21658267 (E.D. Pa. 2003)

Gaumer v. The Bon-Ton Stores,
C.A. No. 02-8611 (E.D. Pa. Dec. 30, 2003)

Street v. Portfolio Recovery Associates,
C.A. No. 01-3684 (E.D. Pa. July 30, 2003)

Samuel-Bassett v. Kia Motors America, Inc.,
212 F.R.D. 271 (E.D. Pa. 2000), *vacated on other grounds*

Oslan v. Law Offices of Mitchell N. Kay,
232 F. Supp. 2d 436 (E.D. Pa. 2002)

Oslan v. Collection Bureau of Hudson Valley,
206 F.R.D. 109 (E.D. Pa. 2002)

Saunders v. Berks Credit & Collections,
2002 WL 1497374 (E.D. Pa. 2002)

Schilling v. Let's Talk Cellular and Wireless,
2002 U.S. Dist. LEXIS 3352 (E.D. Pa. 2002)

Fry v. Hayt, Hayt and Landau,
198 F.R.D. 461 (E.D. Pa. 2000)

Smith v. First Union Mortgage Corporation,
1999 WL 509967 (E.D. Pa. 1999)

Miller v. Inovision,
December Term, 1999, No. 3504 (C.P. Phila. County).

Notable Cases

Ryals et al. v. Hireright Solutions, Inc., C.A. No. 3:09cv625 (E.D. Va. Dec. 22, 2011)—\$28.3 million national settlement achieved for class of consumers subjected to employment background checks in case brought under Fair Credit Reporting Act (FCRA); believed to be the 3rd largest FCRA settlement in history;

Cortez v. Trans Union, LLC, 617 F.3d 688 (3d. Cir. 2010)—argued precedential case of first impression before the U.S. Court of Appeals for the Third Circuit which outlines the liability, causation and damages standards for FCRA cases against credit reporting agencies--\$800,000 jury verdict against Trans Union in fair credit reporting case (remitted to \$150,000);

Little v. Kia Motors America, Inc., 2003 WL 25568765 (N.J. Super. L. 2003)--6 million dollar (approximate) verdict for class of New Jersey car purchasers;

Samuel-Bassett v. Kia Motors America, Inc., __ A.3d __, 2011 WL 60559098 (Pa. 2011), C.P. Phila. County, January Term, 2001, No. 2199--5.6 million dollar verdict for class of Pennsylvania car purchasers, plus award of attorney's fees;

Serrano v. Sterling Testing Systems, Inc., __ F.Supp.2d __, 2008 WL 2223007 (E.D. Pa. May 30, 2008)—federal court finding as a matter of first impression what defines a record of arrest under the FCRA;

Ziegenfuse v. Apex Asset Management, LLC, 239 F.R.D. 400 (E.D. Pa. 2006)--obtained court decision holding that offers of judgment under Rule 68 of the Federal Rules of Civil Procedure cannot be used in class actions;

Stoner v. CBA Information Services, 352 F. Supp. 2d 549 (E.D. Pa. 2005)--obtained \$772,500 settlement for class of consumers who disputed errors in their credit reports;

Richburg v. Palisades Collection, LLC, 247 F.R.D. 457 (E.D. Pa. 2008)--federal court ruled that actions to collect delinquent credit card debt in Pennsylvania subject to 4 year statute of limitations (not 6 as the defendant collection agency had argued);

Perry v. FleetBoston Financial Corp., 2004 WL 1508518 (E.D. Pa. 2004)--defeated motion to compel arbitration in class action brought under Fair Credit Reporting Act;

Crane v. Trans Union, LLC, 282 F. Supp. 2d 311 (E.D. Pa. 2003)--federal court held that credit reporting agencies that merely parrot information from credit furnishers and fail to forward dispute documentation face claims for punitive damages under the Fair Credit Reporting Act; violation of the Fair Credit Reporting Act presents a violation of Pennsylvania's Consumer Protection Law); *Lawrence v. Trans Union, LLC*, 296 F. Supp. 2d 582 (E.D. Pa. 2003) (same);

Wisneski v. Nationwide Collections, Inc., 227 F.R.D. 259 (E.D. Pa. 2004)--obtained class certification in Fair Debt Collection Practices action in which a Pennsylvania federal court held for the first time that statutory net worth limitation is not limited to balance sheet net worth, and includes equity, capital stock and goodwill;

Evantash v. G.E. Capital Mortgage Services, Inc., 2003 WL 22844198 (E.D. Pa. 2003)--federal court held that technical accuracy defense was not available to defendants under the Fair Credit Reporting Act;

Sheffer v. Experian Information Solutions, Inc., 2003 WL 21710573 (E.D. Pa. 2003)--federal court held that Fair Credit Reporting Act permits as recoverable damage emotional distress in trying to correct errors in a consumer's credit file, even where no pecuniary or out-of-pocket losses;

Sheffer v. Experian Information Solutions Inc., 249 F. Supp. 2d 560 (E.D. Pa. 2003)--federal court held that FCRA provides a private right of action against furnishers of information;

Sullivan v. Equifax, Inc. et al., 2002 U.S. Dist. LEXIS 7884 (E.D. Pa. 2002)-federal court held that reporting a debt to a credit reporting agency is a communication covered by the Fair Debt Collection Practices Act;

Wenrich v. Cole, 2000 U.S. Dist. LEXIS 18687 (E.D. Pa. 2000)-- federal court held that FDCPA provides protection for all persons, not just consumers;

Jaramillo v. Experian Information Solutions, Inc., 155 F. Supp. 2d 356 (E.D. Pa. 2001)--federal court held that single publication rule does not apply to actions brought for violation of the Fair Credit Reporting Act;

Lectures/Presentations By Invitation

Co-Chair and Speaker, NACA 2013 FCRA Conference, National Association of Consumer Advocates, May 29th-June 1st, 2013;

Presenter, *Beyond E-Oscar: Litigating "Non-Credit" FCRA Cases*, Webinar, National Association of Consumer Advocates, February 27th, 2013;

Faculty, *FDCPA Class Actions: Latest Litigation Developments*, Strafford Webinars and Publications, November 8, 2012;

Speaker, Consumer Finance Class Actions: *FCRA and FACTA: Leveraging New Developments in Certification, Damages and Preemption*, Strafford Webinars and Publications, March 21, 2012;

Speaker, *FCRA Developments*, Consumer Rights Litigation Conference, National Consumer Law Center, Seattle, Washington, October 2012;

Speaker, *11th Consumer Class Action Symposium*, National Consumer Law Center, Chicago, Illinois, November 6, 2011;

Speaker, *Tenant, Employment and Chexsystems Reports*, Consumer Rights Litigation Conference, National Consumer Law Center, Chicago, Illinois, November 3-6, 2011;

Speaker, *Specialty Consumer Reports and the FCRA*, FCRA Conference on Consumer Credit, National Association of Consumer Advocates, Memphis, Tennessee, May 20-22, 2011;

Panelist, *Taking on the Challenges Facing Workers with Criminal Records: Advancing the Legal and Policy Advocacy Agenda*, National Employment Law Project, Washington, D.C., April 5, 2011;

Faculty, 16th Annual Consumer Financial Services Litigation Institute (CLE-accredited), *Collection Issues Including The TCPA & Hot Topics*, Practising Law Institute, New York, NY and Chicago, IL, March 2011,

Speaker, *ABCs of Fair Credit Reporting, Tips on FCRA Depositions, Evolution of Credit Reporting Industries*, Consumer Rights Litigation Conference, National Consumer Law Center, Boston, Massachusetts, November 11-14, 2010;

Faculty, Banking and Consumer Financial Services Law Update, *Litigation and Arbitration Update*, Pennsylvania Bar Institute, April 14, 2010;

Faculty, *Deposit-Side Litigation Developments & Credit Card Developments*, 14th Annual Consumer Financial Services Litigation Institute, New York, NY and Chicago, IL, March and April 2009;

Faculty, 13th Annual Consumer Financial Services Litigation Institute (CLE-accredited), Practising Law Institute, New York, NY and Chicago, IL, January 2008, March 2008;

Speaker, *Fair Credit Reporting Act Conference*, National Association of Consumer Advocates, Chicago, IL May 8-10, 2009;

Faculty, 12th Annual Consumer Financial Services Litigation Institute (CLE-accredited), Practising Law Institute, New York, NY, March 2007;

Faculty, *Fair Credit Reporting Litigation*, Consumer Protection Law (CLE-accredited), Pennsylvania Bar Institute, Philadelphia, PA and Mechanicsburg, PA, December 2004, March 2007;

Speaker, *Litigating Accuracy Issues with Furnishers of Credit Data*, National Association of Consumer Advocates, New Orleans, LA, June 2-5, 2005;

Speaker, Philadelphia Housing Expo, Homeownership Counseling Association of the Delaware Valley, 2005 and 2006;

Speaker, *Understanding Credit Scoring*, Consumer Rights Litigation Conference, National Consumer Law Center, Boston, MA, November 7, 2004;

Speaker, *Litigating Accuracy Issues With Credit Reporting Agencies*, National Association of Consumer Advocates, Chicago, Ill., May 14-16, 2004;

Speaker, *Protecting Privacy, Ensuring Accuracy*, National Association of Consumer Advocates, Albuquerque, NM, June 1, 2002;

Faculty/Speaker, *Credit Reporting and Debt Collection Litigation*, Municipal Court Judicial Conference (CLE), Pennsylvania, PA, May 6, 1999;

Speaker, The People's Law School, Philadelphia Bar Association, Philadelphia, PA, October 2004;

Guest Lecturer, Consumer Protection Law, Temple Law School, 2003-2012;

Guest Lecturer, Consumer Protection Law, Widener Law School, 2004-2009.

Publications

The FCRA: A Double-Edged Sword for Consumer Data Sellers,
GP SOLO Magazine, American Bar Association, Volume 29, Number 6,
November/December 2012;

Credit Rating Damage: Compensable, Yet Overlooked Damage in Tort Cases,
The Verdict, Philadelphia Trial Lawyers Association, Volume 2008-2009-Issue 6 (2009).

Committee Appointments and Positions

Mr. Francis currently serves as co-chair on the National Association of Consumer Advocates Fair Debt Collection and Credit Reporting Legislative Issue Committee. He has served on the Editorial Board of the Consumer Financial Services Law Report, the Philadelphia Bar Association's Lawyer Referral and Information Service Committee (where he served as chair or co-chair for 3 years), and has served on the Philadelphia Bar Association's Federal Court's Committee. He has served as an arbitrator for the Court of Common Pleas of Philadelphia County and is on the Judge Pro Tem panel. He is a member of the Philadelphia Bar Association, Pennsylvania Trial Lawyers Association, Philadelphia Trial Lawyers Association, and National Association of Consumer Advocates.

MARK D. MAILMAN is admitted to practice before the United States for the Eastern District of Pennsylvania and District of New Jersey as well as the state courts of Pennsylvania and New Jersey. He is a graduate of Muhlenberg College (B.A. *magna cum laude*, 1991) when he was also inducted into Phi Beta Kappa. Mr. Mailman received his law degree from the Temple University School of Law (J.D. 1995). While at Temple Law School, he achieved the highest grade in his Trial Advocacy clinic. Throughout law school, Mr. Mailman interned at the Philadelphia District Attorney's Office where he tried cases and argued motions in the areas of domestic violence and sexual assault. Following graduation from law school, Mr. Mailman was an attorney with the law firm of Hwang & Associates where his practice focused on Lemon Law litigation. In 1996, Mr. Mailman was associated with the law firm of Fellheimer, Eichen, Braverman & Kaskey where his practice focused on complex commercial litigation including creditor's rights. He has been certified to serve as class counsel by state and federal courts in both contested and settlement class actions.

Class Counsel Certifications

Serrano v. Sterling Testing Systems, Inc.,
711 F. Supp. 2d 402 (E.D. Pa. 2010)

Summerfield v. Equifax Information Services, LCC,
2009 WL 3234191 (D. N.J. Sept. 30 2009)

Chakejian v. Equifax Information Services, LLC,
256 F.R.D. 492, 2009 WL 764656 (E.D. Pa. 2009)

Barel v. Bank of America,
___F.R.D.___, 2009 WL 122805 (E.D. Pa. 2009)

Mann v. Verizon,
C.A. No. 06-5370 (E.D. Pa. Sept. 26, 2008)

Smith v. Grayling Corp.,
2008 WL 3861286, C.A. No. 07-1905 (E.D. Pa. 2008)

Strausser v. ACB Receivables Management, Inc.,
2008 WL 859224 (E.D. Pa., March 28, 2008)

Nienaber v. Citibank (South Dakota), N.A.,
2007 WL 2003761 (D.S.D., July 5, 2007)

Jordan v. Commonwealth Financial Systems, Inc.,
237 F.R.D. 132, 2006 WL 2294855 (E.D. Pa. 2006);

Seawell v. Universal Fidelity Corp.,
235 F.R.D. 64 (E.D. Pa. 2006);

Perry v. FleetBoston Financial Corp.,
299 F.R.D. 105, 2005 WL 1527694 (E.D. Pa. 2005);

Beck v. Maximus, Inc.,
2005 WL 589749 (E.D. Pa. 2005); *vacated on other grounds*, *Beck v. Maximus*, 457 F. 3d 291, 2006 WL 2193603 (3d Cir. Aug. 4, 2006)

Stoner v. CBA Information Services,
352 F. Supp. 2d 549 (E.D. Pa. 2005)

Bittner v. Trans Union, LLC,
C.A. No. 04-2562 (E.D. Pa. January 4, 2005)

Wisneski v. Nationwide Collections, Inc.,
227 F.R.D. 259 (E.D. Pa. 2004);

Petrolito v. Arrow Financial Services, LLC,
221 F.R.D. 303 (D. Conn. 2004)
Orloff v. Syndicated Office Systems, Inc.,
2004 WL 870691 (E.D. Pa. 2004)
Bonett v. Education Debt Services, Inc.,
2003 WL 21658267 (E.D. Pa. 2003)
Gaumer v. The Bon-Ton Stores,
C.A. No. 02-8611 (E.D. Pa. Dec. 30, 2003)
Street v. Portfolio Recovery Associates,
C.A. No. 01-3684 (E.D. Pa. July 30, 2003)
Samuel-Bassett v. Kia Motors America, Inc.,
212 F.R.D. 271 (E.D. Pa. 2000), *vacated on other grounds*
Oslan v. Law Offices of Mitchell N. Kay,
232 F. Supp. 2d 436 (E.D. Pa. 2002)
Oslan v. Collection Bureau of Hudson Valley,
206 F.R.D. 109 (E.D. Pa. 2002)
Saunders v. Berks Credit & Collections,
2002 WL 1497374 (E.D. Pa. 2002)
Schilling v. Let's Talk Cellular and Wireless,
2002 U.S. Dist. LEXIS 3352 (E.D. Pa. 2002)
Fry v. Hayt, Hayt and Landau,
198 F.R.D. 461 (E.D. Pa. 2000);
Smith v. First Union Mortgage Corporation,
1999 WL 509967 (E.D. Pa. 1999)
Miller v. Inovision,
C.P. Phila. County, December Term, 1999, No. 3504.

Notable Cases

Schwartz v. Aracor Search & Abstract, Inc., 2014 WL 4493662 (E.D. Pa. Sept. 11, 2014) (upholding compensatory and punitive damages judgment against title company that misappropriated certain funds at real estate closing)

Ferguson v. Wells Fargo Bank, NA, 538 Fed. Appx. 782 (9th Cir. 2013) (reversing summary judgment for bank that failed to properly remove bankruptcy notation)

King v. General Info. Servs., Inc., 903 F. Supp. 2d 303 (E.D. Pa. 2012) (first court to uphold constitutionality of FCRA's obsolescence provision)

Seamans v. Temple University, Civil No. 11-6774 (E.D. Pa., Oct. 28, 2011) – precedential case of first impression before U.S. Court of Appeals for the Third Circuit addressing duties of furnishers and interplay between the FCRA and HCA.

Dixon-Rollins v. Trans Union, LLC, Civil No. 09-646 (E.D. Pa., April 10, 2010) – \$530,000 jury verdict against a credit reporting agency that falsely reported an old landlord collection claim for rent (*remitted* to \$300,000).

Adams v. LexisNexis Risk & Info. Analytics Group, Inc., 2010 WL 1931135 (D.N.J. May 12, 2010) (first court to find that consumers may sue under FCRA over information in specialty Accurant report used by debt collectors)

Shames-Yeakel v. Citizens Financial Bank, 677 F. Supp. 2d 994 (N.D. Ill. 2009) (first court to rule that consumer may proceed to jury trial on claim that bank breached its duty to sufficiently secure its online banking system).

Cortez v. Trans Union, LLC, Civil No. 05-5684 (E.D. Pa., April 26, 2007) – \$800,000 jury verdict against Trans Union in fair credit reporting case (*remitted* to \$150,000).

Samuel-Bassett v. Kia Motors America, Inc., C.P. Phila. County, January Term, 2001, No. 2199 – 5.6 million dollar verdict for class of Pennsylvania car purchasers;

Little v. Kia Motors America, Inc., 2003 WL 25568765 (N.J. Super. L. 2003) – \$6 million (approximate) verdict for class of New Jersey car purchasers, damages later decertified.

Serrano v. Sterling Testing Systems, Inc., __F.Supp.2d__, 2008 WL 2223007 (E.D. Pa. May 30, 2008) – federal court finding as a matter of first impression what defines a record of arrest under the FCRA.

Stoner v. CBA Information Services, 352 F. Supp. 2d 549 (E.D. Pa. 2005) – obtained \$772,500 settlement for class of consumers who disputed errors in their credit reports.

Perry v. FleetBoston Financial Corp., 2004 WL 1508518 (E.D. Pa. 2004) – defeated motion to compel arbitration in class action brought under Fair Credit Reporting Act.

Crane v. Trans Union, LLC, 282 F. Supp. 2d 311 (E.D. Pa. 2003) – federal court held that credit reporting agencies that merely parrot information from credit furnishers and fail to forward dispute documentation face claims for punitive damages under the Fair Credit Reporting Act; violation of the Fair Credit Reporting Act presents a violation of Pennsylvania’s Consumer Protection Law);

Lawrence v. Trans Union, LLC, 296 F. Supp. 2d 582 (E.D. Pa. 2003) – same.

Wisneski v. Nationwide Collections, Inc., 227 F.R.D. 259 (E.D. Pa. 2004) – in fair debt class action, Pennsylvania federal court held for the first time that statutory net worth limitation is not limited to balance sheet net worth, and includes equity, capital stock and goodwill.

Evantash v. G.E. Capital Mortgage Services, Inc., 2003 WL 22844198 (E.D. Pa. 2003) – in fair credit reporting case, court held that technical accuracy is not a defense.

Sheffer v. Experian Information Solutions, Inc., 2003 WL 21710573 (E.D. Pa. 2003) – federal court held that Fair Credit Reporting Act permits as recoverable damage emotional distress in trying to correct errors in a consumer’s credit file, even where no pecuniary or out-of-pocket losses.

Sheffer v. Experian Information Solutions Inc., 249 F. Supp. 2d 560 (E.D. Pa. 2003) – federal court held that FCRA provides a private right of action against furnishers of information.

Sullivan v. Equifax, Inc. et al., 2002 U.S. Dist. LEXIS 7884 (E.D. Pa. 2002) – federal court held that reporting a debt to a credit reporting agency is a communication covered by the Fair Debt Collection Practices Act;

Wenrich v. Cole, 2000 U.S. Dist. LEXIS 18687 (E.D. Pa. 2000) – federal court held that FDCPA provides protection for all persons, not just consumers; and

Jaramillo v. Experian Information Solutions, Inc., 155 F. Supp. 2d 356 (E.D. Pa. 2001); 2001 U.S. Dist. LEXIS 10221 (E.D. Pa. 2001) – federal court held that single publication rule does not apply to actions brought for violation of the Fair Credit Reporting Act.

Presentations/Lectures By Invitation

Speaker, *Fair Debt Collection Experienced Training Conference*, National Association of Consumer Advocates, Baltimore, MD, March 7–8, 2013

Speaker, *Fair Debt Collection Experienced Training Conference*, National Association of Consumer Advocates, New Orleans, LA, February 23–24, 2012.

Speaker, *Negotiating 101*, National Association of Consumer Advocates, Memphis, TN May 20–22, 2011

Speaker, *Fair Credit Reporting Act Conference*, National Association of Consumer Advocates, Chicago, IL May 8–10, 2009.

Speaker, *Fair Debt Collection Experienced Training Conference*, National Association of Consumer Advocates, Nashville, TN, March 27–29, 2008.

Speaker, *Litigation Trends: “Getting to Know the Other Team”*, 11th Annual DBA International World Championship of Debt Buying, Las Vegas, NV, February 5–7, 2008.

Speaker, *Protecting Vulnerable Consumers and Promoting Marketplace Justice*, Consumer Rights Litigation Conference, National Consumer Law Center, Miami, FL, November 10–13, 2006.

Speaker, *FCRA: Playing to Win*, National Association of Consumer Advocates, Las Vegas, NV, May 5–7, 2006.

Speaker, *Litigating Accuracy Issues With Furnishers of Credit Data*, National Association of Consumer Advocates, New Orleans, LA, June 2–5, 2005.

Speaker, *Understanding Credit Scoring*, Consumer Rights Litigation Conference, National Consumer Law Center, Boston, MA, November 7, 2004.

Speaker, *Litigating Accuracy Issues With Credit Reporting Agencies*, National Association of Consumer Advocates, Chicago, Ill., May 14–16, 2004.

Speaker, *FCRA/Building On Our Success*, National Association of Consumer Advocates, Orlando, FL, March 7–9, 2003.

Speaker, *Protecting Privacy, Ensuring Accuracy*, National Association of Consumer Advocates, Albuquerque, NM, June 1, 2002.

Faculty/Speaker, *Credit Reporting and Debt Collection Litigation*, Municipal Court Judicial Conference (CLE), Pennsylvania, PA, May 6, 1999.

Mr. Mailman has been consistently voted and named one of Pennsylvania's Super Lawyers by *Law and Politics* published by *Philadelphia Magazine* and *Pennsylvania Super* for the years 2004-2015. Mr. Mailman has lectured before judges, lawyers and various professional organizations on the topics of Fair Debt Collection and Fair Credit Reporting litigation. He has also appeared on various news programs to discuss consumer relevant issues.

Mr. Mailman has litigated cases on behalf of victimized consumers throughout Pennsylvania. He concentrates his practice in the areas of Fair Debt Collection, Fair Credit Reporting, unwanted auto calls and texts, Credit Repair Litigation and consumer class actions. He serves as a certified arbitration panelist with the Federal Arbitration Panel and serves on the Editorial Board of the Consumer Financial Services Law Report. Additionally, he is a member of the Pennsylvania Trial Lawyers Association, Philadelphia Trial Lawyers Association, Philadelphia Bar Association, and National Association of Consumer Advocates, and regularly serves on the Philadelphia Bar Association's Federal Courts Committee.

DAVID A. SEARLES, of counsel to the firm, is admitted to practice before the Supreme Court of the United States, the United States Courts of Appeals for the Third, Fourth and Sixth Circuits, and the United States District Courts for the District of Maryland, the District of Colorado, the Northern District of Oklahoma, and Eastern District of Pennsylvania, as well as the state courts of Pennsylvania. He is a graduate of the American University School of Law, Washington, D.C., where he served on law review. Following graduation from law school, Mr. Searles was an attorney for Community Legal Services of Philadelphia, where he specialized in consumer and bankruptcy law. In 1990, he successfully argued the first consumer reorganization bankruptcy case considered by the U.S. Supreme Court, *Pennsylvania v. Davenport*, 495 U.S. 552 (1990), and has served as lead counsel and presented argument in numerous consumer law cases before the United States Court of Appeals for the Third Circuit. From 1992 through 1997, Mr. Searles was associated with the Philadelphia law firm of Drinker Biddle & Reath LLP, where his practice focused on Chapter 11 bankruptcy and creditors' rights. Thereafter, he was a member of Donovan Searles, LLC until 2011, specializing in consumer class action litigation.

In 2005, Mr. Searles was awarded the Equal Justice Award at the Community Legal Services Breakfast of Champions for his role in directing funding for legal assistance for low-income residents of Philadelphia. Mr. Searles has served as the Pennsylvania contributor to SURVEY OF STATE CLASS ACTION LAW (ABA Section of Litigation – 2010), and as a contributing author of PENNSYLVANIA CONSUMER LAW (2010). He has taught advanced bankruptcy law at the

Rutgers University School of Law – Camden, business law at Widener University and bankruptcy law at Pierce Junior College, Philadelphia. He is a past co-chairperson of the Education Committee of the Eastern District of Pennsylvania Bankruptcy Conference. Mr. Searles has been named a Pennsylvania Super Lawyer for many years.

Among other cases, Mr. Searles has been approved as class counsel in the following recent class actions: *Blandina v. Midland Funding, LLC*, 2014 WL 7338744 (E.D. Pa. Dec. 23, 2014); *King v. General Information Services, Inc.*, C.A. No. 2:11-cv-06850 (E.D. Pa. Nov. 4, 2014) (Doc. 125); *Robinson v. General Information Services, Inc.*, C.A. No. 2:11-cv-07782 (E.D. Pa. Nov. 4, 2014) (Doc. 55); *Sapp v. Experian Information Solutions, Inc.*, 2:10-cv-04312 (E.D. Pa. Jan. 29, 2013) (Doc. 31); *Reibstein v. Rite Aid Corporation*, 2011 WL 192512 (E.D. Pa. Jan. 18, 2011); *McCall v. Drive Financial*, January Term 2006, No. 0005 (C.P. Phila. July 20, 2010); *Serrano v. Sterling Testing Systems, Inc.*, 711 F.Supp.2d 402 (E.D. Pa. 2010); *Summerfield v. Equifax Information Services, LLC*, 264 F.R.D. 133 (D.N.J. 2009); *Chakejian v. Equifax Information Services, LLC*, 256 F.R.D. 492 (E.D. Pa. 2009); *Barel v. Bank of America*, 255 F.R.D. 393 (E.D. Pa. 2009); *Markocki v. Old Republic National Title Ins. Co.*, 254 F.R.D. 242 (E.D. Pa. 2008); *Strausser v. ACB Receivables Management, Inc.*, 2008 WL 859224 (E.D. Pa. Mar. 28, 2008); *Allen v. Holiday Universal, Inc.*, 249 F.R.D. 166 (E.D. Pa. 2008); *Cohen v. Chicago Title Insurance Company*, 242 F.R.D. 295 (E.D. Pa. 2007); *Jordan v. Commonwealth Financial Systems, Inc.*, 237 F.R.D. 132 (E.D. Pa. 2006); *Braun v. Wal-Mart Stores, Inc.*, 2005 WL 3623389 (C.P. Phila. Dec. 27, 2005); *Perry v. FleetBoston Financial Corp.*, 229 F.R.D. 105 (E.D. Pa. 2005); *Beck v. Maximus, Inc.*, 2005 WL 589749 (E.D. Pa. March 11, 2005); *Stoner v. CBA Information Services*, 352 F.Supp.2d 549 (E.D. Pa. 2005); *Orloff v. Syndicated Office Systems, Inc.*, 2004 WL 870691 (E.D. Pa. April 22, 2004); *Petrolito v. Arrow Financial Services, LLC*, 221 F.R.D. 303 (D. Conn. 2004); *Piper v. Portnoff Law Associates, Ltd.*, 216 F.R.D. 325 (E.D. Pa. 2003); *Bonett v. Education Debt Services, Inc.*, 2003 WL 21658267 (E.D. Pa. 2003).

JOHN SOUMILAS concentrates his practice in consumer protection law, including fair credit reporting, fair debt collection, and consumer class actions. John litigates individual and class action cases primarily in federal court on behalf of victims of identity theft, persons defamed and otherwise harmed by credit errors, individuals harassed and deceived by debt collectors, and many others who are subjected to fraudulent or unfair trade practices.

John has been repeatedly recognized by Philadelphia Magazine as a “*SuperLawyer*,” a recognition received by only 5% of attorneys in Pennsylvania.

Accomplishments

Through settlements and verdicts, John has recovered tens of millions of dollars on behalf of victimized consumers and has forced debt collectors, banks and credit bureaus to make pro-consumer changes to their records and practices. Among John’s recent accomplishments are:

- **Jury Trials**: Tried several cases and obtained some of the highest jury verdicts in cases brought under the Fair Credit Reporting Act (FCRA), including the highest known FCRA jury verdicts in Pennsylvania and Michigan. See *Cortez v. Trans Union, LLC*, Civ. No. 05-5684 (E.D. Pa. Apr. 26, 2007); *Dixon-Rollins v. Trans Union, LLC*, Civ. No. 09-0646 (E.D.

Pa. March 9, 2010); and *Smith v. LexisNexis Screening Solutions, Inc.*, Civ. No. 13-10774 (E.D. Mich. Oct. 24, 2014).

- *Appeals*: Successfully handled several appeals and obtained some of the most favorable appellate decisions for consumers under the FCRA. See *Seamans v. Temple University*, 744 F.3d 853 (3d Cir. 2014); *Cortez v. Trans Union, LLC*, 617 F.3d 688 (3d Cir. 2010).
- *Class Actions*: Appointed class counsel in over a dozen consumer protection class actions and obtained class certification in unique cases, including *Ramirez v. Trans Union, LLC*, 301 F.R.D. 408 (N.D. Cal. 2014) (false terrorist alerts on credit reports); *LaRocque v. TRS Recovery Services Inc.*, 285 F.R.D. 139 (D. Maine 2012) (deceptive collection letter for returned check and other fees); *Summerfield v. Equifax Info. Servs., LLC*, 264 F.R.D. 133 (D.N.J. 2010) (misrepresenting reinvestigation results of disputed bankruptcies, tax liens and civil judgments listed on credit reports).
- *Notable Cases*: Successfully prosecuted several consumer protection cases involving unique issues and questions of first impression, including:
 - *Dennis v. Trans Union, LLC*, 2014 WL 5325231 (E.D. Pa. Oct. 20, 2014) (first court to rule that consumer may sue credit reporting agency for failing to identify private vendors of public records information placed on consumer's credit file);
 - *Schwartz v. Aracor Search & Abstract, Inc.*, 2014 WL 4493662 (E.D. Pa. Sept. 11, 2014) (upholding compensatory and punitive damages judgment against title company that misappropriated certain funds at real estate closing);
 - *Ferguson v. Wells Fargo Bank, NA*, 538 Fed. Appx. 782 (9th Cir. 2013) (reversing summary judgment for bank that failed to properly remove bankruptcy notation);
 - *King v. General Info. Servs., Inc.*, 903 F. Supp. 2d 303 (E.D. Pa. 2012) (first court to uphold constitutionality of FCRA's obsolescence provision);
 - *Howley v. Experian Info. Solutions, Inc.*, 813 F. Supp. 2d 629 (D.N.J. 2011) (first court to find that consumer may sue credit reporting agency that improperly disclosed his information to an identity thief);
 - *Adams v. LexisNexis Risk & Info. Analytics Group, Inc.*, 2010 WL 1931135 (D.N.J. May 12, 2010) (first court to find that consumers may sue under FCRA over information in specialty Accurant report used by debt collectors); and
 - *Shames-Yeakel v. Citizens Financial Bank*, 677 F. Supp. 2d 994 (N.D. Ill. 2009) (first court to rule that consumer may proceed to jury trial on claim that bank breached its duty to sufficiently secure its online banking system).

Bar Admissions

John is admitted to practice before the United States Courts of Appeals for the Third, Fourth and Ninth Circuits, the United States District Courts for the District of Colorado, Eastern District of Michigan, Eastern District of Pennsylvania, and the District of New Jersey, as well as the state courts of Pennsylvania and New Jersey. He has also successfully litigated cases on a *pro hac vice* basis throughout the country.

Lecturers & Publications

John is a regular lecturer on consumer matters, including for the National Business Institute, National Consumer Law Center, Practicing Law Institute, National Association of Consumer Advocates, and other organizations. John has been interviewed and quoted concerning many legal issues affecting consumers by a wide range of media outlets, from the Wall Street Journal and Forbes Magazine to Consumer Reports and Free Speech Radio. He has authored several popular and scholarly articles, including *Predatory Lending, the FCRA and the FDCPA* (NBI 2009) and *How Can I Combat Identity Theft* (Philadelphia Magazine, Dec. 2008).

Education & Clerkship

John is a 1994 *cum laude* graduate of Rutgers University, where he was inducted into Phi Beta Kappa. He also holds a master's degree in American history from the State University of New York at Stony Brook. John received his law degree *cum laude* from the Temple University Beasley School of Law in 1999, where he was a member of the Jessup Moot Court and Temple Law Review. He began his legal career by clerking for Justice Russell M. Nigro of the Supreme Court of Pennsylvania.

GEOFFREY H. BASKERVILLE is admitted to practice before the United States District Court for the Eastern District of Pennsylvania, the United States District Court for the District of New Jersey, as well as the Pennsylvania and New Jersey state courts. He is a 1982 graduate of Gettysburg College and a 1992 graduate of the Dickinson School of Law. During law school, Mr. Baskerville published an article entitled *Human Gene Therapy: Application, Ethics and Regulation* in the Dickinson Law Review, Vol. 96, No. 4.

Since graduating from law school, Mr. Baskerville has worked for both plaintiff and defense litigation firms practicing in the areas of medical malpractice, architect's and engineer's malpractice, the Federal Employer's Liability Act, and trucking litigation. In 2007, Mr. Baskerville began to practice in the area of consumer protection litigation, including fair credit reporting and fair debt collection.

Mr. Baskerville is an active member of his community and volunteers his time by serving on his local Land Use Board and Historic Preservation Commission.

GREGORY J. GORSKI has spent the majority of his career as an attorney advocating for consumers, employees and the seriously injured to obtain justice through the legal system. After spending a number of years working as a research chemist in the biotech industry developing treatments for genetic diseases, Mr. Gorski chose to pursue a legal career to continue helping everyday people with their legal problems. Upon graduating from law school Mr. Gorski began his career practicing consumer fraud litigation at McCarter & English in Newark, New Jersey. Although Mr. Gorski enjoyed the challenges of defense litigation, Mr. Gorski knew his calling was to represent individuals who needed help seeking recourse for corporate wrongs. Mr. Gorski then

joined the law firm of Davis, Saperstein & Salomon in Teaneck, New Jersey where his practice was focused on representing employees who were the victims of harassment and discrimination, individuals who were seriously injured and consumers who were misled by deceptive sales practices. Since returning to his hometown of Philadelphia and joining Francis & Mailman, P.C., Mr. Gorski's practice is now focused exclusive on assisting consumers in asserting their rights under various consumer protection statutes including the Fair Credit Reporting Act and Fair Debt Collection Practices Act.

Mr. Gorski grew up locally in the Delaware Valley in Marlton, New Jersey. He graduated from Cherokee High School and stayed in the area to go college at the University of Delaware. Mr. Gorski received his undergraduate degree in Biochemistry with honors in 1997 and his law degree from Villanova University in 2003 where he also graduated with honors.

Mr. Gorski is admitted to practice law in both Pennsylvania and New Jersey. Mr. Gorski is also admitted to practice in the federal courts including the United States District Court for the Eastern District of Pennsylvania and the District of New Jersey.

ERIN A. NOVAK has dedicated her career to advocating for the rights of those injured by the wrongful acts of large corporations and negligent professionals. Ms. Novak joined Francis & Mailman, P.C. in 2010 and dedicates her practice to the protection of consumer's rights under the Fair Debt Collections Practices Act and the Fair Credit Reporting Act, in addition to various other consumer protection laws. Prior to joining Francis & Mailman, Ms. Novak represented the rights and needs of the seriously injured in medical malpractice and products liability cases across New Jersey and Pennsylvania.

Ms. Novak received her J.D. from Thomas M. Cooley Law School in 2005. While in law school, Erin was acknowledged as an Honors Scholar and received the Frank Turner Award for Excellence, due in no small part to her success in the Moot Court program where she was selected for two national Moot Court Competitions. Erin obtained her Bachelor of Arts degree from Michigan State University where she majored in philosophy.

Since 2006, Ms. Novak has also served as an arbitrator for the Better Business Bureau's alternative dispute resolution program, which specializes in providing access to the judicial system for consumers wronged by companies producing defective products or offering deficient services.

Erin is admitted to practice in United States District Court for the District of Eastern Pennsylvania and the United States District Court for the District of New Jersey and the state Courts of New Jersey and Pennsylvania.

LAUREN KW BRENNAN joined Francis & Mailman, P.C. in 2013, and concentrates her practice on class action litigation on behalf of consumers harmed by credit reporting errors, inaccurate employment background screening, abusive debt collection practices, and other unfair and fraudulent trade practices.

Ms. Brennan is a 2008 graduate of Swarthmore College where she majored in political science and English literature. Ms. Brennan received her J.D. cum laude from Temple University's Beasley School of Law, where she was a Beasley Scholar and a member of the Temple Political & Civil Rights Law Review. While in law school, Ms. Brennan worked as a law clerk at the Federal Trade Commission Bureau of Consumer Protection, and served as a judicial intern for Chief Judge Eric L. Frank of the U.S. Bankruptcy Court for the Eastern District of Pennsylvania.

Ms. Brennan is admitted to practice in the state courts of Pennsylvania and New Jersey, as well as before the United States District Court for the Eastern District of Pennsylvania and the United States District Court for the District of New Jersey.

The Firm's Staff

The firm employs a highly qualified staff of paralegals, legal assistants and secretaries to advance its objectives.